

In re:  
Kathleen Keno  
Debtor(s)

Case No. 16-14357-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 18, 2020

User: Adminstra  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Kathleen Keno, 1003 E. Rittenhouse Street, Philadelphia, PA 19138-1802   |
| cr       | Wells Fargo Bank N.A., PO Box 19657, Irvine, CA 92623-9657   |
| 13745984 | + Commonwealth of Pennsylvania, Department of Revenue, 1400 Spring Garden St, Rm 1206, Philadelphia, PA 19130-4414   |
| 13745985 | Internal Revenue Service, Attn: Special Procedures, 6th & Arch Street, Philadelphia, PA 19106  |
| 13745986 | + KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  |
| 13745990 | + PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806   |
| 13745992 | Temple University Physicians, P.O. Box 827783, Philadelphia, PA 19182-7783   |
| 13745993 | + U.S. Bank National Association, 211 North Front Street, P.O. Box 15057, Harrisburg, PA 17105-5057  |
| 13824119 | + US BANK NATIONAL ASSOCIATION AS TRUSTEE, FOR PENNSYLVANIA HOUSING FINANCE AGENCY, c/o DENISE ELIZABETH CARLON, KML Law Group, 701 Market St. Suite 5000, Philadelphia, PA 19106-1541 |
| 13755312 | Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657   |
| 13745995 | + Wfids, Po Box 1697, Winterville, NC 28590-1697   |

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov                   | Nov 19 2020 02:50:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595               |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov     | Nov 19 2020 02:50:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404   |
| cr       | Email/PDF: resurgentbknofications@resurgent.com      | Nov 19 2020 02:59:07 | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, GREENVILLE, SC 29603-0587  |
| 13745983 | Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Nov 19 2020 02:59:06 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238   |
| 13835260 | + Email/Text: megan.harper@phila.gov                 | Nov 19 2020 02:50:00 | CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640               |
| 13799159 | Email/PDF: resurgentbknofications@resurgent.com      | Nov 19 2020 02:57:44 | LVNV Funding, LLC its successors and assigns as, assignee of Soaring Capital, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 13745987 | + Email/PDF: resurgentbknofications@resurgent.com    | Nov 19 2020 03:00:33 | Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497  |
| 13745988 | + Email/Text: bankruptcydpt@mcmcg.com                | Nov 19 2020 02:50:00 | Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  |
| 13827244 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 19 2020 03:00:32 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  |
| 13745989 | + Email/Text: blegal@phfa.org                        | Nov 19 2020 02:50:00 | Pa Housing Finance Age, 211 N Front St,  |

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|          |  |                      |   |
|----------|--|----------------------|---|
| 13835827 | Email/Text: RVSVCBICNOTICE1@state.pa.us                | Nov 19 2020 02:50:00 | Harrisburg, PA 17101-1406<br>Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946      |
| 13745991 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 19 2020 02:57:43 | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  |
| 13826538 | + Email/Text: blegal@phfa.org                          | Nov 19 2020 02:50:00 | US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSY, PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101-1466 |
| 13745994 | Email/Text: megan.harper@phila.gov                     | Nov 19 2020 02:50:00 | Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663   |

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| smg      | *             | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| DAVID M. OFFEN          | on behalf of Debtor Kathleen Keno dmo160west@gmail.com davidoffenefcf@gmail.com;offendr83598@notify.bestcase.com  |
| DENISE ELIZABETH CARLON | on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com                                  |
| JACK K. MILLER          | on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com   |
| LEON P. HALLER          | on behalf of Creditor U.S. Bank National Association as Trustee for The Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com |
| REBECCA ANN SOLARZ      | on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com                                  |
| REBECCA ANN SOLARZ      | on behalf of Creditor U.S. Bank National Association as Trustee for The Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com                            |

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Kathleen Keno

Debtor(s)

Bankruptcy No: 16-14357-mdc

Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 11/18/20